

April 1, 2014

The Honorable Judge:

My name is Scott Johnson and I have personally known and been a friend of Lenny Degnan for over 12 years. I first met Lenny when I was a Branch Manager for Citizens Bank in North Andover Massachusetts back in 2002. We immediately hit it off and became best of friends. I can honestly say, without a doubt, that Lenny is the one friend I have that I could call any time of day or night and know he would be there to help me or my family. That is the one character trait I admire most about Leonard.

I have watched Lenny run a successful Insurance business in the Merrimack Valley that he started over 20 years ago. I have always been impressed with Lenny's work ethic, honesty, and determination. I would regularly ask Lenny for advice on how to grow my business at the bank and he would always have incredible insight and suggestions that I would always act on.

Having the privilege to not only know Lenny but also his wife Carla and their three children has really left a lasting impression on me. Being a father of two small children ages seven and ten Leonard has always stressed the importance of family. Watching Lenny's youngest son grow up right before my eyes the last 12 years has been a lot of fun and has served as a great blueprint for how I have interacted with my son. I can't tell you how many times Lenny Jr. would come into the bank and talk about how excited he was to be going to a Red Sox, Patriots, or Bruins game with his Dad. The look and